

## Special Interest Articles:

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- *National Flood Safety Awareness Week*
- *USGS StreamStats*

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## Spring 2014 Edition

### Homeowner Flood Insurance Affordability Act of 2014

On March 21<sup>st</sup>, President Barack Obama signed a bill designed to ease big flood insurance premium increases for hundreds of thousands of homeowners. The Homeowner Flood Insurance Affordability Act rewrites much of a 2012 federal law that communities across the country rallied against last year, saying it would devastate real estate markets in coastal and low-lying areas.

The Biggert-Waters Flood Insurance Reform Act, which breezed through Congress two years ago, was designed to revamp the insolvent National Flood Insurance Program by ending subsidized and grandfathered premiums and updating the flood maps used to set them. Under the law, hundreds of thousands of homeowners faced sizable – in some cases exponential – rate increases.

The newly signed Homeowner Flood Insurance Affordability Act caps average annual premium increases to 18 percent a year and will allow people buying properties remapped into riskier flood zones to continue receiving grandfathered rates that previous owners had enjoyed. More information on this reform act will be passed on as it is received.

### Frozen Ground in South Dakota Presents Flooding Risk

The U.S. government warned South Dakota could be at risk for flooding this spring with the greatest threat across the western part of the state.

Weather forecasters warned residents in South Dakota and across the country to watch for heavy rainfall, especially in areas where the ground already is saturated or frozen.

“This year’s spring flood potential (across the United States) is widespread and includes rivers in highly populated areas, putting millions of Americans at risk,” said Louis Uccellini, a director with National

Oceanic and Atmospheric Administration’s National Weather Service. “Although widespread major river flooding is not expected, an abrupt warming or heavy rainfall event could lead to isolated major flooding.”

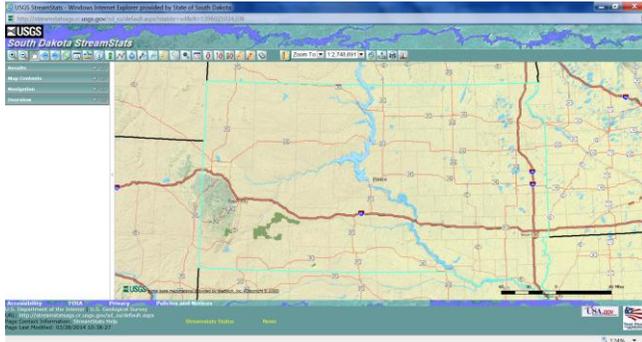
In its spring outlook, NOAA said the top half of South Dakota probably would experience below-normal temperatures, while the rest of the state has an equal chance of above, normal, or below-average temperatures. Forecasters were equally uncertain about the chances for precipitation in South Dakota.

The government’s outlook for spring, which started on Thursday, goes through June.

U.S. Agriculture Department meteorologist Brad Rippey said the frozen ground, which in some parts of the northern U.S. Corn Belt is 5 to 6 feet deep, could need additional time to thaw before farmers can enter their fields. “We are facing the prospect of some delayed corn planting issues across the northern Corn Belt,” he said.

While later corn plantings sometimes can push key pollination and reproductive stages into the summer when it’s hot, Rippey said, “At this time, there is no real great concern for a drop in crop production.”

## USGS Provides *StreamStats* for South Dakota



*StreamStats* is a Web-based Geographic Information System (GIS) that provides users with access to an assortment of analytical tools that are useful

for water-resources planning and management, and for engineering design applications, such as the design of bridges. *StreamStats* allows users to easily obtain streamflow statistics, drainage-basin characteristics, and other information for user-selected sites on streams. *StreamStats* users can choose locations of interest from an interactive map

and obtain information for these locations. Separate applications have been established for each State that has implemented *StreamStats*, such as South Dakota. The USGS recently presented information on this system in South Dakota during National Flood Safety Awareness Week.

To view USGS's *StreamStats* website, go to:

<http://sd.water.usgs.gov/>

## National Flood Safety Awareness Week



State and local officials and representatives from FEMA, the U.S. Geological Survey and the National Weather Service held flood outlook and flood insurance meetings in Aberdeen, Huron, Watertown, Sioux Falls and Spearfish March 17<sup>th</sup> through the 21<sup>st</sup> as part of National Flood Safety Awareness Week. The town-hall meetings were designed to help citizens learn more about the 2014

flood outlook, as well as the National Flood Insurance Program and general flood preparations. Recent updates have shown below normal chances of major flooding in South Dakota. Even so, citizens, especially those who live in flood-prone areas, are encouraged to assess their individual situations and take any necessary steps to protect themselves and their property. Recent flooding

in Montana and Wyoming has demonstrated again that floods can occur with little warning. The meetings were open to the public and provided residents and businesses an opportunity to learn more about what they can do now to prepare for potential flooding.

Thanks to all the local officials for your cooperation and support of the event!

## Elevation Certificates – *ECs Made EZ* Online Course



If you have ever been confused about how to interpret a FEMA Elevation Certificate, this course is for you. This course is essential to anyone who encounters the FEMA Elevation Certificate, including property and casualty agents, financial institutions; flood claims

adjusters, surveyors, and community officials. One of our most popular classroom courses, *EC Made EZ* provides an overview of the FEMA Elevation Certificate - its purpose, where to find one, and how to find a professional to complete or update one. The time to

complete the course is estimated at 90 minutes or less.

Please follow the link below to access the online course:

<http://www.h2opartnersusa.com/nfip-training/ec-made-ez-online/>

## Non-Residential Floodproofing

On October 1, 2013, the NFIP published the latest revisions to the Flood Insurance Manual. One change in the Manual may impact non-residential building construction or improvements in FEMA-identified Special Flood Hazard Areas. Many of you may be familiar with the NFIP regulations for dry floodproofing a building, provided a licensed Engineer or Architect certifies that the design, construction methods and materials make the building watertight at flood depth exposure. Because such buildings may be constructed with a lowest floor below the base flood elevation (BFE), NFIP insurance rates do not provide a rating credit unless the building is certified to at least one foot above the BFE. FEMA has a Floodproofing

Certificate form to be sealed by the design professional. The guidance for floodproofing certification is found in FEMA Technical Bulletin No. 3, Non-Residential Floodproofing Requirements and Certification.

However, a little noticed change in the Flood Insurance Manual now requires additional documentation not only for new business, but policy renewals as well (beginning effective December 1, 2013). Without the documentation, suddenly a non-residential building permitted in compliance by a community floodplain administrator with a valid Floodproofing Certificate now would be rated as if it was non-elevated, resulting in potential huge increases in flood insurance premiums.

Prior to this change, the Floodproofing Certificate was the standard documentation. NFIP discovered that the floodproofing certification for rating needed to be reconciled with the documentation listed in the guidance under NFIP Technical Bulletin No. 3.

The basic floodproofing certification requirements now are:

- Written verification that the building envelope is watertight
- Written certification that the Engineer of Record's design, construction and components are in accordance with ASCE 24-05 requirements
- A comprehensive Maintenance Plan for the entire structure
- An Emergency Action Plan for the installation of flood shields and other measures
- Documentation from the permitting official that they have inspected the structure with all floodproofing measures in place.



## Protecting Your Home Before A Flood Rushes In

As the temperature rises, snow is continuing to melt. All that melting can lead to a flood. While right now the risk of flooding across South Dakota is low, it doesn't mean it couldn't happen. Since 1978, the National Flood Insurance Program has paid nearly \$36 million in flood claims to South Dakota homeowners.

Tom Birney, the FEMA NFIP Specialist for the State of South Dakota, was recently in the state for National Flood Safety Awareness Week and was presenting

information on flood insurance policies and coverage.

Birney mentioned the first thing people need to know is that the minute you sign up for flood insurance, doesn't mean you're covered right then and there. "There is a 30 day wait," Birney said. Secondly, you can only get insurance backed by the government if your county or city is participating in FEMA's National Flood Insurance Program.

Birney stated just because there isn't a high risk for

floods right now, that doesn't mean it couldn't happen later this spring, or even this summer. "It's not necessarily a snow melt that can cause a flood, a thunderstorm that sits over a community with intense rain can too," Birney said.

The cost isn't cheap either. Birney said an inch of water in a 2,000 square foot home could cost the owner nearly \$21,000. A half of foot of water in the same size home could total at \$40,000.

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*"I encourage them (homeowners) to go and talk to their local agent about their risk and about the availability of flood insurance."*

Tom Birney, CFM  
FEMA Region VIII NFIP  
Specialist

## DOI Geospatial Site Provides Ongoing Awareness of Natural Hazards

A new Interior Department website offers the public online maps containing the latest available information on earthquakes, earthquake shake maps, streamflow data and floods, volcanoes and wildfires, as well as information on severe weather hazards.

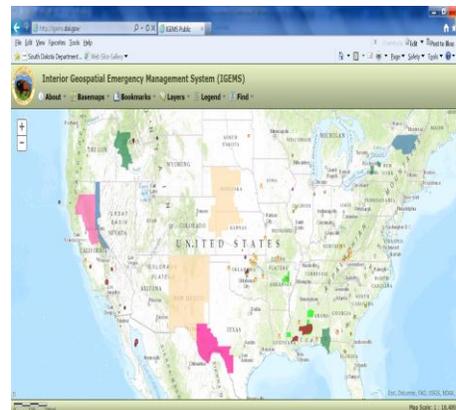
The Interior Geospatial Emergency Management System, managed by the department's Office of Emergency Management, provides ongoing awareness of natural hazards, enabling individuals to monitor and analyze natural hazard events as they occur. Information is presented in an integrated geospatial view that locates these threats with reference data, including various base maps that can be selected by

users. The system utilizes data from Interior bureaus like U.S. Geological Survey and National Weather Service.

"Awareness of natural hazards – whether from geological threats such as earthquakes and volcanoes or from severe weather – helps us to make prudent decisions on how much we should invest in preparedness and planning for such events," said Laurence Broun, Interior's Director of Emergency Management. "Our Interior Operations Center and other government facilities have immediate access to natural hazard information. Using the power of the Internet, it is now possible for us to share a picture of current natural hazards with the public, integrating our own data with that of other government agencies."

To view the DOI website, follow this link:

<http://igems.doi.gov/>



## FEMA Releases FIRMette-Desktop Version 3.2.3

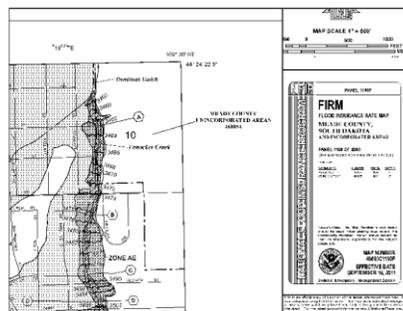
FEMA's Customer and Data Services team under Risk MAP is pleased to announce the launch of *FIRMette – Desktop* version 3.2.3, which is now available for download from the Map Service Center at <http://msc.fema.gov> (lower left hand corner is upgrade link)

The *FIRMette – Desktop* application provides greatly expanded functionality over the previous *FIRMette–Web* tool.

Key features of the new program include:

- A customized method for users to access FEMA-provided mapping images;
- The ability to query the FEMA Letters of Map Change (LOMC) Database;
- Tools to generate flood map images with various levels of focus and fidelity; and
- Offline functionality enables users to work with previously downloaded documents and data.

This latest release addresses known program issues and enhances application functionality.



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**Not in the NFIP...?** The National Flood Insurance Program (NFIP) is a federal program administered by FEMA. Participation is voluntary, but the benefits are considerable. To join, a community agrees to adopt, administer and enforce a floodplain management ordinance

that meets or exceeds the minimum requirements as established in the Code of Federal Regulations. When communities participate in the NFIP, property owners and renters can buy flood insurance to help deal with losses from flooding. Coverage can be for structures and for contents

of both residential and commercial properties regardless of whether they are located in the floodplain. If your community is not currently participating, please call my office to discuss enrolling your community in the National Flood Insurance Program.

**Has your community changed contact information?**

Please let us know if any of your community's contact information such as phone, fax or email has changed so that we may update our records and keep your community informed of important program

changes in the NFIP and floodplain management. If your community no longer has a floodplain administrator, or the position has been filled by someone new, we would like to hear from you too.

Also, if you live in a community where a post office may have been closed or scheduled to be closed, please notify us if that changes your mailing address or zip code.

**Community Assistance Visits and Contacts**

The State NFIP Coordinator and FEMA NFIP Specialist conducted multiple Community Assistance Visits and Contacts with Floodplain Administrators across the state the past several months. These face-to-face CAVs and CACs

provided technical assistance and outreach to ensure that communities are maintaining and enforcing their floodplain management regulations. Communities that were visited include:

Hill City, Sturgis, Box Elder, Keystone, Meade County, Aberdeen, Watertown, Codington County, Sioux Falls, Union County and Valley Springs.

**Discounts on Flood Insurance Premiums, What is the CRS?**

The NFIP's Community Rating System (CRS) recognizes community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to private insurance industry's programs that grade communities on the effectiveness of their fire suppression and building code enforcement. CRS discounts on flood insurance premiums range from 5 to 45 percent. To get credit for flood mitigation and outreach activities, community officials will need to prepare an application package documenting the efforts. Participation in the CRS program is strictly voluntary. If your community is in full compliance with the rules and regulations of the NFIP, the community may apply. There is no application fee, and all CRS publications are free. Any questions regarding the CRS program and application process should be directed to Marc Macy at (605) 773-2199 or Gina Gabriel, SD CRS Coordinator, at (303) 248-6330.

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